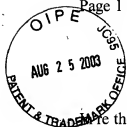


Serial No 09/470,041

In reply to Office Action mailed March 24, 2003

and Advisory Action mailed June 17, 2003

Page 1 of 10



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

Atty. Docket #: 60021-339701
(AND1P397)

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Commissioner for Patents
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2003 (37 CFR 1.8a).



Janet Byrne

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated March 24, 2003, and the Advisory
Action dated June 17, 2003.

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 7 of this paper.